

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Jacqueline Amaro  
 Miguel Amaro  
 Debtors

Case No. 19-17699-elf  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: Keith  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 31

Date Rcvd: Jan 15, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 17, 2020.

db/jdb +Jacqueline Amaro, Miguel Amaro, 4269 Foxwood Cir, Easton, Pa 18040-6676  
 tr +SCOTT F. WATERMAN (Chapter 13), Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100,  
 Reading, PA 19606-2265  
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,  
 Allentown, PA 18101-1603  
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
 14437693 #+City of Easton, 1 S 3rd St, Easton, PA 18042-4543  
 14437694 Juan Martinez, 7021 Hopkins St, Charlotte, NC 28269-2339

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: bankruptcy@everettcooklaw.com Jan 16 2020 03:12:52 JOHN EVERETT COOK,  
 The Law Offices of Everett Cook, P.C., 2309 MacArthur Road, Whitehall, PA 18052  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 16 2020 03:13:50  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jan 16 2020 03:14:10 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Jan 16 2020 03:13:56 United States Trustee,  
 Office of the U.S. Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908  
 14447971 E-mail/PDF: resurgentbknofifications@resurgent.com Jan 16 2020 03:20:55 CACH, LLC,  
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 14437691 EDI: MID8.COM Jan 16 2020 08:08:00 Citibank N.A., %Midland Funding,  
 2365 Northside Dr Ste 30, San Diego, CA 92108-2709  
 14437692 EDI: PRA.COM Jan 16 2020 08:08:00 Citibank N.A., %Portfolio REcov Assoc,  
 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952  
 14437695 E-mail/Text: bncnotices@becket-lee.com Jan 16 2020 03:13:30 Kohls/Capital One,  
 Kohls Credit, PO Box 3043, Milwaukee, WI 53201-3043  
 14437696 +E-mail/Text: bncnotices@becket-lee.com Jan 16 2020 03:13:30 Kohls/capone,  
 N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096  
 14437697 EDI: MID8.COM Jan 16 2020 08:08:00 Midland Funding, 2365 Northside Dr Ste 30,  
 San Diego, CA 92108-2709  
 14449430 EDI: PRA.COM Jan 16 2020 08:08:00 Portfolio Recovery Associates, LLC, POB 41067,  
 Norfolk VA 23541  
 14437698 EDI: PRA.COM Jan 16 2020 08:08:00 Portfolio Recov Assoc, 120 Corporate Blvd Ste 1,  
 Norfolk, VA 23502-4952  
 14444715 EDI: Q3G.COM Jan 16 2020 08:08:00 Quantum3 Group LLC as agent for, CF Medical LLC,  
 PO Box 788, Kirkland, WA 98083-0788  
 14437699 EDI: RMSC.COM Jan 16 2020 08:08:00 Synch/Walmart DC, PO Box 965024,  
 Orlando, FL 32896-5024  
 14437700 EDI: RMSC.COM Jan 16 2020 08:08:00 Synchrony Bank/Walmart, Attn: Bankruptcy,  
 PO Box 965060, Orlando, FL 32896-5060  
 14437701 EDI: WTRRN BANK.COM Jan 16 2020 08:08:00 Td Bank USA/Targetcred, PO Box 673,  
 Minneapolis, MN 55440-0673  
 14437702 EDI: WTRRN BANK.COM Jan 16 2020 08:08:00 Tnb-Visa (TV) / Target,  
 C/O Financial & Retail Services Mailstop, PO Box 9475, Minneapolis, MN 55440-9475  
 14437704 EDI: WFFC.COM Jan 16 2020 08:08:00 Wells Fargo Hm Mortgag, 8480 Stagecoach Cir,  
 Frederick, MD 21701-4747  
 14437703 EDI: WFFC.COM Jan 16 2020 08:08:00 Wells Fargo, PO Box 10335,  
 Des Moines, IA 50306-0335  
 14450641 EDI: WFFC.COM Jan 16 2020 08:08:00 Wells Fargo Bank, N.A.,  
 Attn: Default Document Processing, 1000 Blue Gentian Road, MAC# N9286-01Y,  
 Eagan, MN 55121-7700  
 14437705 EDI: WFFC.COM Jan 16 2020 08:08:00 Wells Fargo Home Mortgag, PO Box 14411,  
 Des Moines, IA 50306-3411  
 14437706 EDI: PRA.COM Jan 16 2020 08:08:00 World Financial Network Bank, %Portfolio Recov Assoc,  
 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952

TOTAL: 22

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

District/off: 0313-4

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Page 2 of 2  
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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 17, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 14, 2020 at the address(es) listed below:

JOHN EVERETT COOK on behalf of Joint Debtor Miguel Amaro bankruptcy@everettcooklaw.com,  
G29494@notify.cincompass.com

JOHN EVERETT COOK on behalf of Debtor Jacqueline Amaro bankruptcy@everettcooklaw.com,  
G29494@notify.cincompass.com

REBECCA ANN SOLARZ on behalf of Creditor Federal Home Loan Mortgage Corporation, as Trustee  
for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2019-3  
bkgroup@kmlawgroup.com

SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

<b>Information to identify the case:</b>		
Debtor 1	<b>Jacqueline Amaro</b>	Social Security number or ITIN <b>xxx-xx-9113</b>
	First Name Middle Name Last Name	EIN --_-----
Debtor 2	<b>Miguel Amaro</b>	Social Security number or ITIN <b>xxx-xx-6477</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN --_-----
United States Bankruptcy Court	<b>Eastern District of Pennsylvania</b>	Date case filed for chapter <b>13 12/10/19</b>
Case number:	<b>19-17699-elf</b>	

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Jacqueline Amaro	Miguel Amaro
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	4269 Foxwood Cir Easton, Pa 18040	4269 Foxwood Cir Easton, Pa 18040
<b>4. Debtor's attorney</b> Name and address	JOHN EVERETT COOK The Law Offices of Everett Cook, P.C. 2309 MacArthur Road Whitehall, PA 18052	Contact phone 610-351-3566 Email: <a href="mailto:bankruptcy@everettcooklaw.com">bankruptcy@everettcooklaw.com</a>
<b>5. Bankruptcy trustee</b> Name and address	SCOTT F. WATERMAN (Chapter 13) Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Contact phone (610) 779-1313 Email: <a href="mailto:ECFMail@ReadingCh13.com">ECFMail@ReadingCh13.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	400 Washington Street Suite 300 Reading, PA 19601	Hours open: Philadelphia Office -- 8:30 A.M. to 5:00 P.M. Reading Office -- 8:00 A.M. to 4:30 P.M.  Contact phone (610)2085040  Date: 1/15/20

**For more information, see page 2**

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>February 11, 2020 at 11:00 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Location:</b> <b>Bar Association of Lehigh County, Meeting Rooms – Lower Level, 1114 West Walnut Street, Allentown, PA 18102</b>
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b> <b>You must file:</b> <ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <b>Deadline for governmental units to file a proof of claim:</b>  <b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	<b>Filing deadline: 4/11/20</b>  <b>Filing deadline: 2/18/20</b> <b>Filing deadline: 6/7/20</b>  <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>9. Filing of plan</b>	The debtor has filed a plan. This plan proposes payment to the trustee of \$1029.98 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: <b>3/26/20 at 10:00 AM</b> , Location: <b>Courtroom 1, Third Floor, The Madison, 400 Washington Street, Reading, PA 19601</b>	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	